

Information to identify the case:

Debtor 1	<u>Andrew W. Yavorka</u>	Social Security number or ITIN	xxx-xx-2451
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Barbara C. Yavorka</u>	Social Security number or ITIN	xxx-xx-7452
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22661-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew W. Yavorka
aka Andrew William Yavorka

Barbara C. Yavorka
aka Barbara Christine Yavorka, aka Barbara
Christine Snowdon, aka Barbara Christine
Burger, fdba Mine Subsidence Insurance
Services

10/10/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew W. Yavorka
Barbara C. Yavorka
Debtors

Case No. 18-22661-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 10, 2023

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew W. Yavorka, Barbara C. Yavorka, 2555 Wildwood Rd, Allison Park, PA 15101-2223
sp	+ Kevin Abramowicz, East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802
cr	+ LOANCARE, LLC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14873750	+ Fox Hills Cash, P.O. Box 196, Batesland, SD 57716-0196
14873752	+ Global Credit, P.O. Box 2127, Schiller Park, IL 60176-0127
14873754	+ Gregg Lawrence Morris, Esq., 213 East Main St, Carnegie, PA 15106-2701
14873759	+ Michael F. Ratchford, Esq., Ratchford Law Group, PC, 409 Lackawanna Avenue, Ste 320, Scranton, PA 18503-2087
14873770	+ RLG, 409 Lackawanna Ave Ste 320, Scranton, PA 18503-2087
14873773	+ True Accord, 153 Maiden Lane 3rd Fl, San Francisco, CA 94108-5301
14873778	+ White Hills, Island Finance, P.O. Box 330, Hays, MT 59527-0330

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 11 2023 08:27:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 11 2023 04:33:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 75

		Oct 11 2023 04:32:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Oct 11 2023 04:32:00	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: ebnjts@grblaw.com	Oct 11 2023 04:32:00	Township of Hampton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14873735	Email/Text: legal@arsnational.com	Oct 11 2023 04:32:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
14873734	+ EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14879697	EDI: GMACFS.COM	Oct 11 2023 08:27:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14873736	+ EDI: TSYS2	Oct 11 2023 08:27:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14873737	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	Bill Me Later, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
14873738	+ Email/Text: notices@burt-law.com	Oct 11 2023 04:33:00	Burton Neil & Associates, P.C., 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
14873739	Email/Text: cms-bk@cms-collect.com	Oct 11 2023 04:32:00	Capital Management Services, LP, 698 South Ogden, Buffalo, NY 14206-2317
14873740	+ EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One (USA) N.A., Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14873741	EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14897228	EDI: CAPITALONE.COM	Oct 11 2023 08:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14900186	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14873743	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Citicorp Credit Services, Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14873744	EDI: CBS7AVE	Oct 11 2023 08:27:00	Country Door, 1112 7th Ave, Monroe, WI 53566-1364
14893762	+ EDI: CBS7AVE	Oct 11 2023 08:27:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14908238	EDI: CRFRSTNA.COM	Oct 11 2023 08:27:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14873745	+ EDI: CRFRSTNA.COM	Oct 11 2023 08:27:00	Credit First National Association, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14877962	EDI: DISCOVER.COM	Oct 11 2023 08:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14873746	+ EDI: DISCOVER.COM	Oct 11 2023 08:27:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14910098	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 11 2023 04:33:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15183861	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 11 2023 04:33:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14873747	Email/Text: data_processing@fin-rec.com	Oct 11 2023 04:32:00	Financial Recovery Services, P.O. Box 385908,

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 75

			Minneapolis, MN 55438-5908
14873748	+ EDI: BLUESTEM	Oct 11 2023 08:27:00	Fingerhut/Webbank, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14873749	+ EDI: AMINFOFP.COM	Oct 11 2023 08:27:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14873751	+ Email/Text: Banko@frontlineas.com	Oct 11 2023 04:33:00	Frontline Asset Strategies, LLC, 2700 Snelling Avenue North Ste 250, Saint Paul, MN 55113-1783
14873753	^ MEBN	Oct 11 2023 04:31:46	Great Plains Lending, Attn: Bankruptcy, 1050 East 2nd Street, Box 500, Edmond, OK 73034-5313
14873755	+ EDI: IRS.COM	Oct 11 2023 08:27:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14873742	EDI: JPMORGANCHASE	Oct 11 2023 08:27:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14894865	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:44	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14873757	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:42:59	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
14873756	+ Email/Text: LC-Bankruptcy-RF@loanare.net	Oct 11 2023 04:32:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14873762	^ MEBN	Oct 11 2023 04:30:20	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14873758	+ EDI: CBSMASON	Oct 11 2023 08:27:00	Masseys, P.O. Box 2822, Monroe, WI 53566-8022
14873760	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 04:33:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14897367	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 04:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14873761	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 04:33:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14889866	EDI: AGFINANCE.COM	Oct 11 2023 08:27:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14873763	+ EDI: AGFINANCE.COM	Oct 11 2023 08:27:00	Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14873764	+ Email/Text: bankruptcyntices@psecu.com	Oct 11 2023 04:33:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14873767	Email/Text: invenibkt@phillips-cohen.com	Oct 11 2023 04:32:00	PCA Acquisitions, 1002 Justison St, Wilmington, DE 19801
14897956	EDI: PRA.COM	Oct 11 2023 08:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14874141	+ EDI: RECOVERYCORP.COM	Oct 11 2023 08:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905333	+ Email/Text: bankruptcyntices@psecu.com	Oct 11 2023 04:33:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14902424	+ Email/Text: bankruptcyntices@psecu.com	Oct 11 2023 04:33:00	PSECU, 1500 ELMERTON AVE., HARRISBURG, PA 17110-9214
14873766	EDI: RMSC.COM	Oct 11 2023 08:27:00	Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14873768	+ Email/Text: pcabkt@phillips-cohen.com	Oct 11 2023 04:32:00	Phillips & Cohen Associates, LTD, 1002 Justison

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 75

14873769	+ EDI: RECOVERYCORP.COM	Oct 11 2023 08:27:00	Street, Wilmington, DE 19801-5148 Portfolio Recovery Associates, LLC, Po Box 41021, Norfolk, VA 23541-1021
14902045	+ EDI: JEFFERSONCAP.COM	Oct 11 2023 08:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14912274	+ Email/Text: bncmail@w-legal.com	Oct 11 2023 04:33:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15032027	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 11 2023 04:32:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14873771	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14873772	+ EDI: RMSC.COM	Oct 11 2023 08:27:00	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14895215	+ Email/Text: ebnjts@grblaw.com	Oct 11 2023 04:32:00	Township of Hampton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14873774	+ Email/Text: BAN5620@UCBINC.COM	Oct 11 2023 04:32:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
14873775	+ Email/Text: hcouto@v-k-i.net	Oct 11 2023 04:32:00	Valentine & Kebartas, LLC, P.O. Box 325, Lawrence, MA 01842-0625
14912250	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 11 2023 04:32:00	Wells Fargo Bank, N.A., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14873776	Email/Text: pitbk@weltman.com	Oct 11 2023 04:32:00	Weltman, Weinberg & Reis Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842
14873777	+ Email/Text: pitbk@weltman.com	Oct 11 2023 04:32:00	Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, #2500, Pittsburgh, PA 15219-1842
TOTAL: 67			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14908976	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
sp	##+	Moynihan Law, P.C., 2 Chatham Center, Suite 230, Pittsburgh, PA 15219-3467
14873765	##+	Patenaude & Felix, 4545 Murphy Canyon Rd, San Diego, CA 92123-4363

TOTAL: 2 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 75

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor LOANCARE LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com
Mark G. Moynihan	on behalf of Joint Debtor Barbara C. Yavorka mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Debtor Andrew W. Yavorka mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Andrew W. Yavorka shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Barbara C. Yavorka shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13